

striker whose wages was reduced 22 cents a week because the law reduced his hours of labor from 56 to 54 hours a week.

## LITTLE OLD NEW YORK

By Norman.

New York, Feb. 10.—“Why is it that my neighbor and his wife save money, while my wife and I run into debt, when I earn as much as my neighbor does—or more?”

Over and over again this question is asked by the thoroughly puzzled man who does run into debt. There is one man in New York who knows the answer, in this particular case, and was frank enough to tell it, in a letter to an evening paper. Probably his analysis of his case would fit many another. This is the letter:

“Ten years ago I married; a few weeks later a friend married my wife's sister.

“This friend and I have been since our marriage employed by the same firm; our salaries have been practically the same, though for two years past I have been receiving \$200 a year more than he as compensation for extra work.

“My brother-in-law and I live on the same street within three blocks of each other; we pay about the same rent; we patronize the same butcher and grocer; he has two children, I have none; it has cost him more than it has cost me for table supplies, clothing, household furnishings, etc.; his home is comfortable as mine, if not more so. My brother-in-law has between \$5,000 and \$6,000 in savings banks and I am about \$50 in debt.

“What is the explanation? Nothing wonderful or extraordinary. My sister-in-law, since her marriage, has done her own housework and laundry work; this saved \$20 a month servants' hire, \$8 a month servants' food supplies, and at least \$6 a month laundry bills, a total saving of \$35 a month.

“I go to a restaurant each day for my lunch; my brother-in-law carries a couple of sandwiches from home. I get shaved in a barber shop; my brother-in-law shaves himself. I smoke cigars; he smokes a pipe. I patronize a bootblack, he shines his own shoes. My brother-in-law and his wife are thrifty, my wife and I are not.

“What they have done has not been remarkable except in one thing—the money they saved by good management was not spent in some extravagance, such as jewelry, furs, theater tickets, etc., it went into savings banks, and the systematic accumulation of these small sums has provided my brother-in-law and his wife a foundation on which to build a competency for their old age. My wife and I are worse off than when we married, for we are 10 years older.

“My brother-in-law and his wife have not practiced any close economy, they have not been penurious or miserly; they have simply been prudent and exercised a little, not much, self-denial;